

August 16, 2017

Marie Ann Greenberg, Standing Trustee
Chapter 13 Standing Trustee
30 Two Bridges Road
Suite 330
Fairfield, NJ 07004-1550
August 16, 2017

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

2017 AUG 22 A 11:47

JEANNE M. DAUGLTON
Denise
BY: Denise
DEPUTY CLERK

✓ US Bankruptcy Court
Office of the Clerk
50 Walnut Street, Third Floor
Newark, NJ 07102

Re: Thomas & Denise Kramer (Chapter 13 Case No: 14-19605JKS)

NOTICE OF MOTION TO DISMISS PETITION

Dear US Bankruptcy Court,

I am writing to you in response to receiving this notice pertaining to our chapter 13 trustee payments. I am asking the courts to please allow me to explain what our situation was and hoping you would not dismiss our case. I have been out of work for four years and suffered three deaths in my family. My son was going through some very serious medical problems with his blood. When my mother and father passed away, I went into a deep depression. As much as I tried keeping everything together, my mind was impaired. I recently obtained part time employment after going on at least thirty interviews and over four hundred resumes sent out. Last November, we were hit with a large car repair that set us back and we were trying to play catch up. I would make a double payment and then struggle the following month, always thinking that every interview I went on gave hope that I could finally get on track. I have started taking medication for the depression and with finally obtaining employment, I feel confident that I can see through this very dark time. My husband has taken over all financial matters and our trustee payments are current. This was not intentional and we do not take this lightly. With finally obtaining employment, I ask that you would please consider allowing us to continue on this plan.

Respectfully,
Denise Kramer
Denise Kramer